

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Johntel Clark
 Debtor

Case No. 19-17087-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 11

Date Rcvd: Mar 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2020.

db
 14419836 Johntel Clark, 260 Macdonald Avenue, Wyncote, PA 19095-2402
 Citi Bank/Cavalry SPV, c/o/ apothaker Scian P.C., 520 Fellowship Rd Ste C306,
 Mount Laurel, NJ 08054-3410
 14419841 Wells Fargo card services, PO Box 5412, Carol Stream, IL 60197-5412
 14419835 capital one bank, c/o Ratchford Law Group PC, 54 Glenmaura National Blvd Ste 104,
 Moosic, PA 18507-2101
 14419839 roundpoint mortgage servicing corp, PO Box 674150, Dallas, TX 75267-4150

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: megan.harper@phila.gov Mar 07 2020 03:08:15 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 07 2020 03:07:23
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 07 2020 03:08:09 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14419837 EDI: DISCOVER.COM Mar 07 2020 07:53:00 Discover Bank, PO Box 71084,
 Charlotte, NC 28272-1084
 14419838 EDI: WFNNB.COM Mar 07 2020 07:53:00 Jared/Comenity Bank, PO Box 182273,
 Columbus, OH 43218-2273
 14419840 EDI: WFFC.COM Mar 07 2020 07:53:00 Wells Fargo Bank, PO Box 6995,
 Portland, OR 97228-6995

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 14419834 19-17087

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2020 at the address(es) listed below:

CAROL B. MCCULLOUGH on behalf of Debtor Johntel Clark mccullougheisenberg@gmail.com,
 cbmccullough64@gmail.com
 GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;Jblackford@gsbblaw.com
 KEVIN G. MCDONALD on behalf of Creditor RoundPoint Mortgage Servicing Corporation
 bkgroup@kmlawgroup.com
 REBECCA ANN SOLARZ on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Case number: **19-17087-amc**

12/15

By the court: Ashely M. Chan
United States Bankruptcy Judge

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.